

Certificate Number: 05781-PAE-DE-034573919

Bankruptcy Case Number: 15-14842



05781-PAE-DE-034573919

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 17, 2020, at 6:52 o'clock PM PDT, Michael Vitko completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 17, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President